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BARNES & THORNBURG

600 One Summit Square
Fort Wayne, Indiana 46802
(260) 423-9440

**PATENT APPLICATION
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Customer No.: 23641

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Certificate Under 37 CFR 1.8(a)

Application No.: 09/406,290

}

I hereby certify that this correspondence is
being deposited with the United States
Postal Service as first class mail in an
envelope addressed to: Box Non-Fee
Amendment, Assistant Commissioner for
Patents, Washington, D.C. 20231

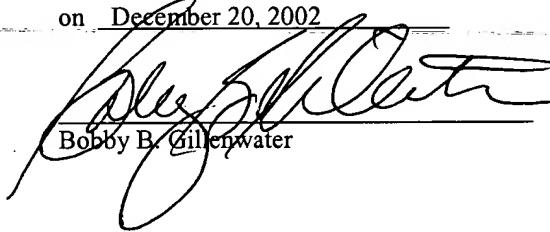
Confirmation
No.: 1448

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on December 20, 2002

Filing Date: September 24, 1999

}



Bobby B. Gillemwater

Attorney
Docket No.: 37168-82045

First Named
Inventor: Stephen H. Lewis

Group Art
Unit: 3627

Examiner
Name: Christopher R. Buchanan

Title: METHOD AND APPARATUS
FOR PROVIDING
RETIREMENT INCOME
BENEFITS

PETITION FOR EXTENSION OF TIME

Box Non-Fee Amendment
Assistant Commissioner of Patents
Washington, D.C. 20231

Sir:

Applicants petition the Commissioner of Patents and Trademarks to extend the time for response to the Office Action dated July 1, 2002, for three (3) months from October 1, 2002 to January 1, 2003.

12/30/2002 AAD0F01 00000052 09406290

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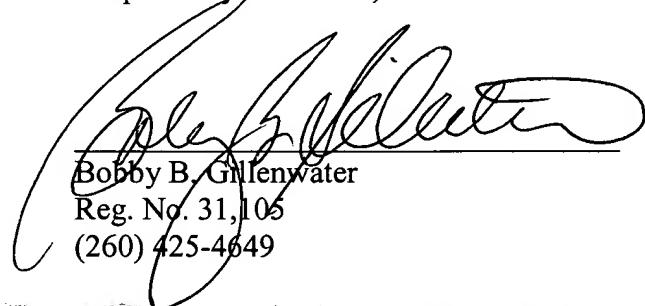
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As required, the appropriate fee of \$920.00 specified in 37 CFR 1.17(a)(3) is submitted herewith. Please credit any over payments or charge any additional fees to the Deposit Account of Barnes & Thornburg, Account No. 02-1010 (37168/82045).

Respectfully submitted,



Bobby B. Gillenwater
Reg. No. 31,105
(260) 425-4649